

# 1984 Index

**Annual meetings:** Business brings members out My 40.

**Automation:** Managers can't delegate EDP decisions F 50 & Letters Ap 71; PCs electrify CUs My 8; Watch pitfalls when shopping for software My 14; I'd like to know Ag 76, S 38.

**Bankruptcy:** Bankruptcy law reformed Ag 61; Reform strengthens creditors' rights S 11; Manual and videotape explain reforms S 14; Now that the law is reformed... O 50; Be sure you know Chapters 7 and 13 N 46; I'd like to know N 60.

**Board of directors:** (Also see volunteers) Board agenda J 34, F 34, M 42, Ap 42, My 42, Je 58, Jy 42, Ag 42, S 42, O 46, N 42, D 38; Idea exchange F 40, M 65, Je 82, Jy 40, S 46, N 58; It needn't be lonely at the top M 76; I'd like to know Ag 76; How to hire a CEO N 32.

**Brokerage services:** J 52.

**Building:** Rent, buy, or build? F 8; CUs are moving out F 9; Put your needs and goals in writing M 30; CUNA Mutual department can help you build M 32; How to forecast growth Ap 56; Determine your space needs My 50; How one CU solved its space problems My 54; Choose an architect with care Jy 30; Building is a team effort Jy 32; Site selection Ag 74.

**Collection/delinquency:** Idea exchange J 44, F 40, My 73, S 50.

**Committees:** I'd like to know J 22, Ap 14, N 60; Idea exchange J 44, F 40, Jy 41; What to expect from the annual audit S 60.

**Corporate network:** U.S. Central going

to "zero spread" M 86; James Kudlinski describes the corporate network's potential S 30.

**Credit unions—history:** The Federal Act is 50, too Je 70; Key dates in the history of the Federal Credit Union Act Je 72; The Massachusetts Act is 75; Louise Herring remembers the founders and their principles Ag 34; Historian Moody reviews 50 years of CU achievement O 30.

**CUNA:** CUNA directors commemorate 50 years Je 38; Proud of our past...prepared for the future Je 62; Don't forget your purpose Ag 82.

**CUNA Foundation:** Bringing CUs to people in need O 86.

**CUSOs:** CUSOs open new service areas N 8; Leagues and regulators take a hard look D 42.

**Debit cards:** I'd like to know Je 34.

**Deregulation:** I'd like to know Ap 14; Edgar Callahan discusses the impact of deregulation Je 56.

**Economy:** Trends J 47, F 47, M 73, Ap 67, My 64, Je 87, Jy 67, Ag 67, S 67, O 74, N 63, D 61.

**Education/training:** I'd like to know J 22, M 28, Ap 14, My 18, Je 34, O 34; Idea exchange F 40, 42, My 77, Ag 56, S 46, 49.

**EFT:** EFT leads the way in service delivery J 16.

**Financial counseling:** Idea exchange My 70.

**Financial reports:** The budget is your action plan Ap 8; Budgeting begins in the balance sheet My 86; The income statement becomes your bud-

get Je 108; Managing cash flow Jy 76.

**Future trends:** Demographics and life-styles dictate services J 8; EFT leads the way in service delivery J 16; CUNA Chairman H.T. Welsh speaks out on future directions J 36; CUNA President Jim Williams speaks on future opportunities F 36; Al George, lifelong volunteer, offers his views of the future M 34; Joe Cugini talks about how to manage, market, and motivate Ap 32; Robert Von der Ohe talks about economic prospects My 28; Sheila Carter talks about the future of small CUs Jy 34; Technical changes bear watching Jy 82; I'd like to know Ag 76; Capital events O 25; Manager Pughes discusses CU needs for the next decade N 54; What the future holds for CUs N 78; Roundtable: Money becomes electrons D 70.

**Home banking:** Reach out and "Touch-a-Teller" M 38; Southern Cal Central members use their "Teller-Phones" M 40.

**Investments:** I'd like to know F 18, My 18; Capital events My 33; Idea exchange My 73; Trends Je 87.

**IRAs:** I'd like to know My 18, Je 34, Ag 76, O 34; Trends My 63.

**Legal:** CUs in court J 66; I'd like to know Je 34.

**Lending:** I'd like to know J 22, M 28, S 38; Beware of commercial loans J 60; CUs make business loans in 23 states J 61; Idea exchange F 39, M 62, 65, Ap 76, Je 82, Jy 38, Ag 55, S 47; Home equity becomes a credit source F 64; Trends My 64; Some new twists in auto lending Ag 10; A

## 1984 Index

dealer's point of view Ag 14; If you can't lick 'em, should you join 'em? Ag 19; An alternative to leasing Ag 20; Should CUs make business loans? Yes/No O 76 & Letters D 51; Service charges can cut loan rates, raise dividends D 50.

**Marketing:** Demographics and lifestyles dictate services J 8; I'd like to know J 22, O 34; Idea exchange J 43, F 39, M 64, Ap 76, My 77, Je 78, Jy 40, Ag 56, S 47; Car sale stimulates loans, good will J 70; Marketing could double your membership Ap 70 & Letters Je 100, Jy 62; Membership recruiting tips Jy 54; Public relations is no gimmick O 8; Age determines use of services D 8; Don't miss a golden opportunity (retirees) D 14; Try the telephone D 69.

**Member publications:** How to start a newsletter M 80; Designing the newsletter Ap 47; Writing your newsletter My 36; Producing and distributing your newsletter Je 90; The nuts and bolts of producing an annual report Ag 38.

**Member relations:** Idea exchange F 42, M 65, Ap 75, My 75, Je 82, Jy 41, Ag 54, S 50, N 58; I'd like to know M 28, O 34.

**Member services:** Idea exchange J 42, F 18, Je 80, Jy 40, S 47; Share drafts make CUs attractive O 38.

**Membership growth:** Idea exchange Ap 78, N 56; Restrict fields of membership? Yes/No & Letters Ag 63, S 56; Dormant accounts (letters) Je 64; Marketing could double your membership Ap 70 & Letters Je 100; Membership recruiting tips Jy 54.

**Operations:** How does your CU compare J 38; Idea exchange J 44, F 38, 40, M 63, Ap 75, My 70, Je 76, Jy 39, Ag 54, N 56; I'd like to know F 18, M 28, My 18, Je 34, Ag 76, S 38, O 34, N 60; Are branches obsolete? J 62 & Letters M 56, Ap 72; CU taps 401K pension plan F 60; Trends M

73, Ap 67, Jy 67, Ag 67, S 67, O 73; Dormant accounts (letters) Je 100; Merge: It's not a 4-letter word Jy 18; Keep it simple S 18; How does your CU compare: S 34; Plain vanilla or tutti frutti? N 66.

**Philosophy:** Terminology sets CUs apart My 82 & Letters Jy 60; CU philosophy and the bottom line Je 116; Louise Herring remembers the founders and their principles Ag 34; Are big credit unions really banks? Yes/No S 52 & Letters N 68.

**Planning:** Play your ace in the hole N 83.

**Political action:** CU issues command attention M 8; How to write your lawmaker M 14; Capital events D 19.

**Public relations:** Idea exchange M 67, Ap 78, My 72, Jy 39, N 58; CUs thrive when their communities thrive Jy 10; A case study in concern Jy 14; Take stock of your role Jy 16; Public relations is no gimmick O 8; Talked to the press lately? D 30.

**Regulation/legislation:** How to stop sexual harassment Ap 82; A sexual harassment policy checklist Ap 84; Bankruptcy law reformed Ag 61; Reform strengthens creditors' rights S 11; Manual and videotape explain reforms S 14.

**Risk management:** I'd like to know J 22, Ap 14, My 18, Je 34, Ag 76, S 38, O 34, N 60; Idea exchange J 43, F 42, M 67, S 50.

**Savings:** Idea exchange F 38, 42, Je 82, Jy 40, N 57.

**Service fees:** Idea exchange J 44, F 42, Ap 75, My 73, Je 80, S 48; Dormant accounts (letters) Je 64; Service charges can cut loan rates, raise dividends D 50.

**Share and deposit insurance:** Capital events My 33, Je 31; Trends Je 87; Put up 1% of insured shares F 20;

Don't merge the insurance funds Ag 62 & Letters O 78; The 1% capitalization solution D 46.

**Share drafts:** Share draft fees (letters) F 51; Do share drafts require guarantees? M 54 & Letters My 83, Jy 64; Share drafts make CUs attractive O 38.

**Small CU:** Small CU beats the odds and survives F 14; Small CU rebounds from near disaster Ap 34; CU prospers by offering the basics Je 104; Sheila Carter talks about the future of small CUs Jy 34.

**Social responsibility:** CUs thrive when their communities thrive Jy 10; A case study in concern Jy 14; Take stock of your role Jy 16.

**Staff relations:** Idea exchange J 42, M 65, Ap 74, My 75, Je 77, 80, Jy 38, S 50; Rate employees on performance F 54; I'd like to know Ap 14, N 60; Tying rewards to goals prompts CU growth Ap 18; Women are changing the work force O 54; Some advice for CUs O 55; Equal employment opportunity O 58; How to hire a CEO N 32.

**Supervision:** State/federal regulators adopt joint report Ap 63; Idea exchange S 49.

**Taxation:** Capital events Ap 21, Ag 21, O 25; Should we accept taxation? Jy 58 & Letters S 54; New tax law affects CUs S 62.

**Volunteers:** It needn't be lonely at the top M 76; I'd like to know Ap 14, O 34; Idea exchange Ap 76, My 71, Je 77; Volunteers should be business-oriented D 59.

**Wages/benefits:** I'd like to know F 18, N 60; Manager salaries jump 12% in two years Je 8; CUs are upping mid-managers' salaries Jy 46; What's in a name Jy 47; Banks still pay better Jy 52; Nonmanagement pay is competitive Ag 46; CU benefits and incentives S 78; Setting up a salary system O 90.

